Amendments to the Specification:

Please replace paragraph **[0030]** of the Specification with the following:

[0030] In a preferred embodiment, financial engine 100 is composed of a plurality of modules: data source 10, risk analysis unit 12, risk pricing unit ~~14~~ <u>13</u>, financial instrument controller 15, financial modelling unit 16, and user interface device 17. In the illustrated embodiment, the modules are connected by a single transmission bus 14. (It should be understood that the illustration of bus 14 is merely representative of the various connectivity technologies available to those of ordinary skill in the art including single/multiple, wired, wireless, fibre optic and other transmission mediums.)